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The objectives of this study were to identify: (a) costs of the mobile home unit, (b) sources utilized in financing mobile homes, (c) costs of renting or buying sites in mobile home parks in relation to the size of the mobile home, (d) facilities or services available from park management at additional costs, and (f) other costs to mobile home owners.

Data were collected by questionnaire from a 50 percent sample of mobile home owners in 16 randomly selected mobile home parks, located within Orange County, North Carolina.

Nearly three-fourths of the homes in the study had been financed by a bank or a dealer. Sixty-eight percent of all financed homes had a total price of \$5,000 or more with 6 percent costing over \$9,000, while 65 percent of the cash purchases were \$5,000 or more with none as high as \$9,000.

Among respondents reporting rental of sites, a majority paid \$25 to \$29 per month regardless of the size of their site. The size of sites available for rent varied from under 2,500 to over 8,000 square feet. Water and sewer or septic tank facilities were provided as part of the monthly site rent by parks. A majority of respondents reported an average monthly cost of all services and utilities as being under \$5; the next highest incidence was a \$6 to \$10 cost.

Owners of sites who provided cost information, indicated a price range of \$1,600 to \$2,700 for one-half acre. Down payments ranged from \$400 to \$700. All utilized a bank to finance a three to eight-year mortgage. Monthly payments on sites ranged from \$50 to \$80.

Additional costs to mobile home owners included: (a) insurance, with one-half of the reporting respondents indicating a cost of \$50 or less per year; (b) change in furnishings, appliances, and floor coverings with an average cost of all changes at \$236; (c) repairs at an average cost of \$17.32; and (d) extra charges required at the time of purchase.

A majority of the mobile home parks included in this study were neat and attractive with appropriate landscaping. Most had gravel streets in good condition with general outdoor lighting. Parking space was provided for residents and guests at the individual site.

COSTS AND COST COMPONENTS OF MOBILE HOME

LIVING IN OWNER-OCCUPIED UNITS

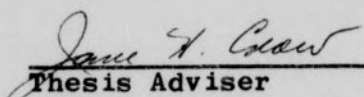
by

Elizabeth Uzzle Meldau

**A Thesis Submitted to
the Faculty of the Graduate School at
the University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Master of Science in Home Economics**

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Approved by


Thesis Adviser

APPROVAL SHEET

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CHAPTER I

INTRODUCTION

In our modern society, most people will live in several homes during their lifetime. The use of mobile homes as a choice of housing for individuals and families is increasing yearly, with an estimated 1.5 million families currently living in mobile homes. Construction rates substantiate this since about one-half of all housing units costing under \$10,000 are mobile homes. In 1967, the production of mobile homes was 241,000 units, or about 18 percent of all private single-family housing starts that year.

There is a scarcity of published material to provide to prospective buyers information of costs involved in mobile home living. Further, the information that is available is contradictory. These conflicting schools of thought are illustrated by the following statements:

A typical mobile home includes appliances, floor coverings, draperies, and basic furniture. It commonly sells for about \$6,000. . . . In 1967, the median price of a new single-family house was between \$23,000 and \$24,000. However, comparing living areas, conveniences, and comforts, mobile home dwellings provide lower cost for families whose needs can be met by the smaller structure. (Edwards, 1968, p. 34).

There is great confusion about the costs of mobile homes compared to the costs of improved realty. Too many people who should know better have the mistaken--and dangerous--idea that mobile homes can answer the pressing need for low-cost housing. (O'Neill, 1968, p. 67.)

What information do families need to evaluate mobile homes as a source of housing? How can the actual costs in dollars per month be anticipated? What will this expenditure of their housing dollar include? Are there wide variations in these costs? Answers to these questions should aid families in understanding the cost components of mobile home ownership. A knowledge of these cost components may provide bases for a more rational decision as to whether living in a mobile home or conventional home is more economical.

Purpose

This study was undertaken to collect data from mobile home owners regarding actual costs of mobile home living, to include cash price, financing charges, operating costs, costs of sites, and services. The findings should provide prospective purchasers with more valid bases than are presently available for decision-making regarding purchase of mobile homes. This would also allow those who serve in a consultant capacity in education, in the business community, or in the mobile home industry to be in a better position to help anticipate the total cost involved in mobile home living and to know more about the cost components.

The objectives of this study were to identify:

1. Costs of mobile home units.
2. Sources utilized in financing mobile homes.

3. Costs of renting or buying sites in mobile home parks in relation to the size of the mobile home.
4. Facilities or services included in the cost of the site.
5. Facilities or services available at additional costs.
6. Other costs, such as taxes and insurance, to mobile home owners.

Limitations of the Study

This study was confined to a sample of mobile home owners in mobile home parks, located within Orange County, North Carolina, which had more than 10 occupied sites.

Definitions of Terms

Mobile home: A movable or portable dwelling constructed to be towed on its own chassis, connected to utilities, and designed without a permanent foundation. It can consist of one or more units that can be telescoped when towed and expanded later for additional capacity, or two or more units, separately towed but designed to be joined into one integral unit. (Mobile Home Manufacturers Assoc., 1968, p. 1)

Costs of a mobile home unit: Include initial cost, cost of financing, furnishings, replacements, maintenance, and taxes.

CHAPTER II

REVIEW OF LITERATURE

There are conflicting schools of thought pertaining to many aspects of costs involved in mobile home living. Some people say mobile homes provide low-cost housing; others say mobile homes cannot be classified in a low cost category. Differences of opinions create confusion for potential buyers and for the communities receiving the mobile homes. Conflicting statements concerning costs and cost components are apparent in the literature.

Cost of Mobile Home Unit

A typical mobile home includes appliances, floor coverings, basic furniture, draperies, and bedspreads. Edwards (1968b, p. 34) reported that the most common selling price for a 12 X 60 foot home was \$6,000.

Changing Times (Shopping for Trailers, 1961, p. 32) reported that there were no standard prices for trailers. A belief expressed was that "bargains" and "big discounts", plus trade-in allowances, may have concealed a packed price. Interviews with mobile home dealers and a manufacturer's representative revealed a price range of \$3,000 to \$20,000 or above. Many variables determine the set price. O'Neill (1965) reported that for almost a decade, the price per square

foot had remained almost constant. This was due to competition between mobile home manufacturers and increased factory efficiency. Dealers generally lower the price only \$200 to \$250 when a buyer prefers to buy the home unfurnished. If the buyer prefers or wants more complete equipment, such as dishes, glass wear, and pictures, the dealer purchases a \$100 to \$200 "decorator kit" for this purpose.

Down Payment

The percentage of the price of a home required as down payment seems to vary. Dealers in Orange and Guilford counties in North Carolina accept a 10 percent down payment. A survey of the literature indicated that a 20 percent to 30 percent down payment was necessary: (a) Bantz (1960, p. 7) spoke in terms of 25 percent as a usual down payment; (b) Edwards (1968b) reported \$1,500 as the amount of down payment on a \$6,000 unit, which would be a 25 percent down payment; (c) Piper (1958, p. 94) indicated usually one-third of the cost is required as down payment; and (d) O'Neill (1965, p. 77) cited 20 percent as the amount buyers usually deposit.

Financing and Sources of Financing

Bantz (1960), Birkner (1963), and Edwards (1968b) concurred that financing has grown more conventional. Short term loans are being used most extensively; most loans run

from five to seven years. Birkner (1963) indicated that 28 percent of 362 financing institutions studied were financing mobile homes for 10 to 14 years. It is difficult to determine whether sources of financing are as readily available for the individual mobile home buyer as they are for mobile home dealers. In 1957, it was estimated that more than 1,100 banks and finance companies were engaged in financing mobile homes (Meredith, 1959). Any good dealer who was reputable and sound had no trouble obtaining financing from finance companies and banks; however, no comment of this sort was made about the individual home buyer (Bantz, 1960). Edwards (n.d.) reported that if a unit were dealer-financed, the price quoted to the prospective home owner included appliances, furnishings, finance costs, insurance costs, and possibly other charges.

A popular assumption has been that buying a mobile home is as easy as buying an automobile since financing is virtually the same for both--chattel mortgage with dealer resources (Piper, 1958). This assumption remains common today. Dealers in Orange and Guilford counties have said that the only source for financing a mobile home other than a dealer would be a bank.

On August 1, 1968, the federally chartered savings and loan associations were granted authority to finance loans

for mobile homes; however, the Federal Home Loan Bank Board has not issued regulations effecting these transactions. The United States Savings and Loan League and the National League of Insured Savings Associations have urged the Federal Home Loan Bank Board to include in its regulations, guides for "floor planning" (Washington Newsletter, 1968).

Bagley (1968, p. 30) reported that double-wide mobile units, which range in price from \$8,000 to \$12,000, can be financed as a regular single unit. Some of these meet the requirements of the Federal Housing Administration standards and are eligible for an FHA-insured mortgage which can be carried 20 to 30 years. At the present time, no other type of mobile home can be insured by FHA. Requirements for the double-wide units are strict, from engineering and construction to installation on a permanent foundation.

The Farmers Home Administration in the United States Department of Agriculture provides information and financing assistance for mobile homes that are to be located in rural areas.

Various methods are used in computing interest rates and varying interest rates are being charged by lending agencies. Consumer Bulletin (Buying a Mobile Home, 1961, p. 7) indicated:

Most lending agencies compute the interest for the entire period of the loan at the prevailing

rate, and add it to the unpaid balance; the total is then divided by the number of months in the loan to determine the monthly payment. This "add-on system" is widely used in short-term financing of many kinds of merchandise.

Birkner (1963) called attention to what he termed the first signs of revolution in mobile home financing. For the first time, in 1962, several savings and loan associations in Florida offered conventional mortgages on mobile homes with a 10 to 15-year amortization at 6 to 7 percent simple interest.

Replacements and Maintenance

Refurnishing and maintenance are two items that must be included in the costs of a mobile home. The home is generally furnished when purchased, and the dealer provides initial servicing of appliances, water lines, electric circuits, and gas lines. According to Edwards (1968b, p. 35) "There is no magic by which a \$6,000 mobile home can have all the quality in floor coverings, furniture, draperies, etc., which a family would buy for a \$25,000 house." Edwards also reported that carpeting was being installed in all rooms of some units and was becoming very common in living rooms. An inexpensive grade of nylon is usually used. The majority of mobile homes have some resilient floor covering somewhere within them. The "service" grade is used more commonly than the "standard" grade which would provide more

wearing depth. The prospective buyer would be wise to consult floor covering references in order to make decisions on the type floor covering desired.

Further indications are that the quality of the furniture, draperies, and floor coverings that come with the typical home provide 7 to 10 years of average wear. Edwards (1968b; n.d.) estimated costs of refurnishings would vary from \$500 to \$700 within 6 years.

According to Bagley (1968) there is a mistaken belief that mobile homes have smaller furniture and appliances. Standard-sized appliances and furniture are used in mobile homes.

Maintenance of the mobile home structure is simple. Edwards (1968b, p. 38) stated that since a mobile home is made of the same materials as any house, the structure of a properly constructed mobile home will last for years. Water leaks may occur around windows or roof vents. By using proper caulking materials and some diligence, these leaks may be stopped. The roof should be coated every two to three years, depending on the weather conditions. Edwards (1968b) estimated the cost of repairs and maintenance to be \$5 per month.

One mobile home owner (Kienz, 1963, p. 30) reported,

Mobile home living is not as cheap a way to live as some might suppose. One can buy a complete mobile home, 55 X 10, with living room, kitchen, two bedrooms, bath, and hall, with awning, skirt, and a few other odds and ends for about one-third the cost of a new four room house. . . . Rent of our park space is a bit more than the amount we were paying for taxes and water in the home we had lived in. Fuel consumption in gallons is about one-half . . . , but grade of fuel suited for mobile home furnace is more expensive, so no great financial saving. Gas and electric bills average about the same as for the house. Over two years of operation, I have found that actual out-of-pocket expenses per month has been about \$5.00 higher than for the house. But, we must remember the great difference in the amount of investment and with less space and rooms, maintenance and repairs will probably be less (in two years they have amounted to nothing).

Mobile Home Parks

O'Neill (1965) stated that the greatest problem of mobile home living is the development of adequate parks and lack of land available for such development. Many communities have developed stiff, arbitrary, and obsolete regulations to govern mobile homes in an effort to limit the growth of parks. This negative attitude was due largely to the small, crowded, unsightly parks of the 1930's and 1940's. Piper (1958, p. 94) substantiated this in stating that "mobile home parks are often badly located, poorly planned, and lacking in community facilities and services. There is often a lack of privacy inside the unit, and almost always outside it."

Park residents are home owners with the same concern for a good place to live as other home owners. In order to encourage development of better parks, the Mobile Home Manufacturers Association has developed a guide entitled "Suggested Model Ordinances Regulating Mobile Home Parks." The Federal Housing Authority has also developed materials to be used by park operators desiring FHA insurance clearance. Some states, among them Florida, also have developed guides for park developers.

It is generally felt that parks should have no less than 50 sites. The mobile home way of life should include certain basic recreational features, just as is true for living in other types of housing. The cost of construction of these features in a large park is less per site than in a smaller park. It is also generally accepted that good management is basically the key to a park's success; a larger park can more easily afford this. Ordinarily, a husband and wife combination can handle a park with fewer than 100 sites; those with over 100 spaces often require special management personnel plus a maintenance man.

The mobile home industry recognized that many of the parks of 1960 were substandard. At that time, only about 50 percent of all mobile homes were located in parks. The belief was that if more suitable parks were available,

perhaps the ratio of mobile homes to housing starts would have been even higher. If this were true in 1960, it is even more so today (Mobile Homes, 1965). The early parks were set up on vacant lots with only basic utilities. In the early 1960's the average park was still small and undignified, having space for around 46 units. The urgent need, reported by Willott (1960, p. 16), was for large parks with space for several hundred homes. All the facilities of an up-to-date housing development should be provided, and in addition extras such as swimming pool, playground for the children, laundry, community center, recreational area, and possibly a store and post office. Even in 1960, parks were developing at the rate of 1,000 per year, more often with 10 to 12 units per acre than the ratio of 18 to 20 per acre as seen in older camps. By 1965, industry sources were reporting density of 6 to 10 sites per acre for the newer parks being developed (Mobile Homes, 1965).

Birkner (1963, p. 141) reported that an 18 to 22 percent net return on the money invested by a park developer, plus recapture, was possible if he could borrow 60 percent of the total acquisition and development costs. He also indicated that mobile parks would provide even more attractive real estate and investment opportunities as newer, larger parks are developed which will fill up more rapidly and stay

full because of their recreational areas. Park developers in 1963 were beginning to sell mobile homes in their actual setting much as a conventional housing developer sells homes by using "model houses" as examples (Birkner, 1963).

Recent reports by Beitler (1968) and Edwards (1968b) stated that the average monthly rental price of a site was \$40. This cost implies the provision of the following services and conveniences: (a) water, sewer, and trash collection; (b) park located in an area convenient to shopping areas, churches, medical services, and sources of employment; and (c) space for auto parking for owner and guests, recreational area, and additional storage area. Sites within some parks may be rented, leased, or purchased. Those where leasing or buying of sites is permitted are generally called mobile home developments.

One help to prospective park residents in locating a suitable park is the annual edition of Woodall's Mobile Home Park Directory. The twenty-first edition of the directory described more than 14,000 parks, each one inspected and star-rated by a representative of the publishing company. More than 8,000 other parks, requesting directory listing in recent years, could not meet minimum requirements. The ratings range from "one star" to "five stars," with the latter being a "truly beautiful, well-planned, well-located, spacious, readily accessible park" (Woodall's Directory, 1967, p. 12).

Beginning in 1967, Woodall compiled vacancy rate information and rental information on homesites. The vacancy rate of 6.7 percent for 1967 was thought to be low with 55,335 site vacancies. The 1968 rate of 4.2 percent was lower as only 36,653 vacancies were found. This decline in vacancy rate was probably the cause of a substantial in the number of mobile home parks charging rent at higher rates. Figures are available for each state, but for the country as a whole, the year by year comparison of homesite rental charges reported by Fuller (1968, p. 7) are as shown in Table 1.

TABLE 1

Rental Charges by Number of Parks

Monthly Rentals (dollars)	Number of parks	
	1967	1968
10 to 19	423	213
20 to 29	4083	3510
30 to 39	3727	3743
40 to 50	1637	2126
60 to 100	175	208
Over 100	9	10

The amounts shown in Table 1 indicate a substantial increase in rentals. It is noticeable that the largest incidence of change was in the \$40 to \$59 category.

Taxes and Insurance

Do mobile homes bear a fair tax burden? In 1960, members of the National Association of Home Builders were told that mobile homes benefited from two economic advantages that were giving them an unfair edge in the market place (Birkner, 1963). These were immunity to local building codes, which boost costs, and freedom from real estate taxation. The National Association of Home Builders's building code committee recommended that when a mobile home was used as a permanent dwelling (using a six-month period without moving as criteria for being permanent), it should conform to the local building codes and be taxed as real property. In 1963, none of the 50 states were taxing mobile homes as realty (Birkner, 1963). According to Woodall's Directory (1967), this still remained true in 1967.

Mobile home park developers retorted that they were paying a fair share of local taxes. Reasons for their stand were: (a) many parks were for adults only; (b) average family size for mobile home dwellers was 2.9 persons versus 3.4 persons in an average home; and (c) costs of installing streets, water and sewer lines, and recreational facilities were being paid by park owners (Birkner, 1963); Edwards (1968a) supported the statement, "mobile home owners are tax payers" by citing an example of Chateau Estates in Utica, Michigan.

The following points were covered: (a) mobile home owners paid twice as much tax per school child as families living in single family houses on private lots; (b) increasing the population of the community increased business activity--thus increased business tax revenue; (c) mobile home owners paid for community services through park rent; and (d) most services provided by the park were of no expense to the township taxpayer.

North Carolina requires a \$3 registration fee per annum for a mobile home. The local county governmental unit has the option to tax units which are classified as "House Trailers" (Woodall's Directory, 1967). Gattis, reported that Orange County, North Carolina, uses a "Blue Book" evaluation scale for taxing of mobile home units housed within the county and the county commissioners have elected to tax mobile homes as personal property as they do automobiles.¹

The dealer represents not only a major source of financing for the potential buyer but acts as his insurance agent also. Prices quoted for those units to be financed by the dealer included insurance costs on the unit (Edwards, n.d.). Mobile home owners can also obtain policies on the mobile home and their personal belongings from insurance companies.

¹Interview with Mr. Sam Gattis, County Administrator, Orange County, North Carolina (1969).

CHAPTER III

PROCEDURE

Preliminary investigation revealed over 1,000 mobile homes located within the boundaries of Orange County, with approximately 700 of these in 33 mobile home parks. For the purposes of this study, mobile home parks were arbitrarily grouped into four categories based on the number of mobile homes located in the park; i.e., parks accommodating 1 to 9, 10 to 29, 30 to 49, and 50 or more mobile homes. One area having over 50 mobile homes was found to be a mobile home development, in which a majority of sites and mobile homes were owned by the residents. The development was similar to any housing development in which each lot is owned by the resident and all service and utilities are the responsibility of the individual owner. With the exception of a smaller park under development by the same persons, this was the only development of its kind in Orange County. The remaining parks rent the sites and, in some instances, the mobile home also.

Parks having less than 10 mobile homes were not included in this study. To have approximately the same number of potential returns from the three remaining classifications, it was decided to select randomly eight parks from the "small" group, five parks from the "medium" group, and all three of

the parks in the "large" group. The uniqueness of the parks in which sites were owner-occupied should provide interesting data for comparison with those that were rented.

A precoded questionnaire was developed for data collection. After pretesting the questionnaire through personal interviews with 6 mobile home owners, 272 revised copies of the questionnaire with self-addressed stamped envelopes were distributed by the investigator during the first week in March, 1969, to a 50 percent sample (every other home) of owner-occupants in 16 randomly selected mobile home parks. The choice of the first mobile home to become part of the sample in each park was randomly made. In parks where the streets were populated on both sides, each side of the street was treated separately. The majority of owners were not at home when the questionnaires were delivered. In those cases, the questionnaire, with a cover letter explaining the study, was attached to the front door of the home with masking tape. Completed questionnaires were returned by mail in the envelope provided. Deadline date for acceptance of returned questionnaire was three weeks following the date of distribution. A copy of the questionnaire and data sheet used for each park can be found in the Appendix.

Coded data were transferred to key-punched cards for IBM 360/75 computer system analysis. Frequency counts and

percentages were obtained for all items on the questionnaire and categories were established for comparisons. Several cross-sorting comparisons were made on certain items. The chi-square test was used in an effort to establish the existence of any significant associations between cost factors and selected variables expected to affect the cost of mobile homes. Approximate averages for selected cost factors were calculated. Some of the cost information provided by the respondents was expressed in ranges; in order to compute an approximate mean, the median amount for each range was used for all who reported.

Data on taxes were incomplete and were not included in the study.

CHAPTER IV

FINDINGS

Description of Parks

The 16 mobile home parks, randomly selected from the 3 classifications, provided data from 8 parks having 10 to 29 mobile homes, 5 with 30 to 49, and 3 having 50 or more mobile homes. The areas surrounding the parks were neat and attractive in all but two instances. Thirteen of the parks were surrounded by wooded or well-kept residential areas. One park was adjacent to a commercial area which was neat and attractive. One of the two parks where the surrounding area was unattractive was adjacent to a commercial area, the other to an unattractive residential area. The area inside all but two parks seemed adequately maintained. None of the parks required any type of skirt around the base of the mobile homes.

The condition of the streets in 14 of the parks was good; others were in fair condition. Two parks had paved streets, 11 were surfaced with either "Chapel Hill" or the common dark gravel, and 3 had dirt streets.

Parking areas for residents and guests were located at the individual sites in all parks included in the study. Parking space available at each site could accommodate from one to four cars depending on the park. Fourteen of the parks had graveled parking areas; two were unsurfaced.

One of the potential problems of mobile home dwellers is adequate storage space for bulky items. One of the parks provided individual storage facilities in a centralized area for park residents. Fourteen parks allowed some type of storage facility at the individual site, if provided by the resident. The majority of these were prefabricated metal buildings; some sheds and wooden buildings also were observed. One park neither provided nor allowed the addition of any type of storage facility.

Central laundry facilities, including washers and dryers for an entire park, were provided by one park owner. Since this park was located within the city limits of a town, this facility was required by city ordinance. The same park and two others provided a central outdoor drying area; 2 of these 3 did not allow drying at the individual sites as was permissible at the other 13 parks. The drying areas were not screened from view in any of the parks, regardless of location of the area.

Even though each mobile home resident had the same opportunity for telephone service as a resident in any other type home, residents of three of the parks had access to a public telephone.

Landscaping within the parks varied. Trees were found in 15 parks, grass was provided by the management in 14, and

shrubs were found in 7. Additional landscaping by the residents was allowed in all parks.

Outdoor lighting along the drives to provide general lighting was found in 14 parks. One park had lighting at the park entrance in addition to that along the drives. None of the 16 parks had lights at each site, and 2 of the parks provided no outside lighting for residents.

Mobile home parks were faced with the same problem of adequate fire protection as are many rural residents. The park within city limits had full-time fire protection. Eleven of the parks were located in rural volunteer fire districts. In two of these parks, the management provided a tank and pump for residents, and one had fire extinguishers available for use. Four parks had no fire protection available.

Other facilities provided by the park management for residents included: mailboxes in nine parks; fuel oil tanks in three parks; clotheslines in one park; and lawnmower and gas for its operation in one park. One park had a dental laboratory for use of the dental students living there. The owner of this park is considering limiting his residents to dental students in the future, and the laboratory facility provides an attraction and service for these students.

Description of Sites

The size of sites varied among the mobile home parks. Ten parks had lots identical in size within the park. Six of the parks had lots of different sizes available, but only one of these required a minimum size site for each mobile home. The remaining five parks rented any size lot to any mobile home owner, regardless of the size of the home. Two of these five parks attempted to utilize the larger lots for families with preschool children to provide play space. This was the only provision for children; there was no play equipment nor public play area provided for children in any of the 16 parks. Patios were provided at each site by the park management in 12 parks. The highest incidence of respondents who rented their sites, lived on sites which ranged from 2,500 to 5,000 square feet. The next highest incidence was for the largest sites which were over 8,000 square feet (see Table 2).

TABLE 2

Size of Rented Sites in Square Feet (N=91)
(rounded to nearest hundred square feet)

Size (sq. ft.)	Number	Percent
Up to 2,500	21	23
2,500 - 5,000	30	33
5,100 - 8,000	15	17
8,100 and over	25	27

The average size of all sites was 5,350 square feet based on the 91 responses. There was a wide difference in size of sites between those respondents who paid cash and those who financed the purchase of their homes. The average size site of the group who paid cash for homes was 3,990 square feet compared to 5,810 square feet for those who financed homes.

Seven respondents either owned or were buying their sites in one mobile home development. All sites in this development were one-half acre in size; two of the seven respondents purchased two sites or one acre for their use.

Description of the Homes

Mobile homes in the 16 parks included in this study were relatively new. Sixty-three percent of the respondents listed their homes as being 1 to 3 years old; 4 percent each lived in homes 8 to 10 years in age, and 11 years old or over (see Table 3).

TABLE 3

Age of Units (N=104)

Age (yr.)	Number	Percent
1-3	66	63
4-7	30	29
8 and over	8	8

A significant association appeared when comparing age of the home with tenure of residents. This substantiated the assumption that some residents have purchased used homes (see Table 4).

TABLE 4

Mobile Home Tenure of Residents by
Age of Current Home (N=102)

Mobile Home Tenure of Residents (yr.)	Number of re- sponses	Age of Current Home, (yr.)								Total Percent age by years
		1-3		4-7		8-10		11 and over		
		No.	%	No.	%	No.	%	No.	%	
1-3	72	60	83	7	10	3	4	2	3	71
4-7	25	3	12	20	80	1	4	1	4	25
8-10	1	1	100							1
11 and over	4			3	75			1	25	4
Total per- centage by age			63		29		4			

A majority of the mobile homes (77 percent) were purchased by the owners when they were new (see Table 5).

How large are the mobile homes of today? Fifty-five percent of those included in this study were in the "large" category. There were 57 units reported to have 600 or more square feet of space. In sales terms, this means these units

TABLE 5

New or Used Status of Mobile Homes
When Purchased (N=103)

Status	Number	Percent
New	79	77
Used	24	23

were 50 x 12 feet, or 60 x 10 feet, minimum. The largest unit reported was 65 x 12 feet or 780 square feet. There were 37 units with 500-599 square feet. The majority of these would be 50 x 10 feet since very few homes less than 50 feet in length would be 12 feet wide. There were 10 units having less than 500 square feet of space. Two of the units reporting were actually Airstream travel trailers, but were occupied as permanent homes; these were approximately 28 x 8 feet.

When age of the mobile home was compared with its size, it was evident that the largest number of homes were newer models and of the largest size (see Table 6). This may have been because the more popular sizes of today's market are at least 12 feet wide; variation is more readily available in lengths than in widths. Second highest frequency was seen in 4 to 7-year old units which had a 500-599 square footage range. The third highest frequency was in the 1 to 3-year age group, containing 500 to 599 square feet of space.

TABLE 6

Comparison of Age and Size of
Mobile Homes (N=104)

Size (sq. ft.)	Age, yr.			
	1-3	4-7	8-10	11 and over
Under 500	2	4	1	3
500-599	13	21	2	1
600 and over	51	5	1	

A two-bedroom mobile home was modal; three-bedroom homes followed in frequency. Nine of the 105 homes described had only 1 bedroom, and 3 homes had 4 bedrooms. Practically all of the respondents lived in homes with one bathroom (see Table 7).

TABLE 7

Number of Rooms^a

Room	Number of respondents	
Bedrooms	105	
1		9
2		76
3 or more		20
Bathrooms	102	
1		95
2		7
Total rooms	74	
Less than 5		9
5		41
6 or more		24

^aNo response to bedrooms, 1; bathrooms, 4; total rooms, 32.

Only 70 percent of respondents provided information on the total number of rooms. Of this number, the majority had five rooms, and the second highest number of homes had six rooms. It was not known whether bathrooms and/or half-baths were counted in the total rooms by the respondents.

When asked to describe room arrangement, 57 percent of the respondents indicated their homes contained a separate living room and 52 percent indicated they had a dining room with kitchen. Twenty percent of the respondents indicated a combination living room, dining room, and kitchen (see Table 8). The smallest incidence reported was for a combined living room and dining room. Numbers may total more than number of respondents as multiple responses were received.

TABLE 8

Room Arrangement (N=106)
(multiple responses)

Arrangement	Number	Percent
Separate living room	60	57
Dining area with kitchen	55	52
Living room with dining area and kitchen	22	20
Separate kitchen	21	19
Separate dining room	11	10
Living room with kitchen	7	7
Other	6	6
Living room with dining area	4	4

Description of Respondents

About three-fourths of the respondents had lived in their mobile homes one to three years. Further breakdown showed that 33 percent had 1 year of tenure; an additional 19 percent had 2 years' tenure, while 18 percent had 3 years' tenure. Three percent of the respondents had lived in mobile homes 15 to 16 years.

About 30 percent of those responding had lived in a rented apartment prior to living in a mobile home; about one-fourth had lived with their families, and 12 percent had lived in another mobile home. A few had moved from a house they owned into a mobile home (see Table 9).

TABLE 9

Last Place of Residence (N=104)

Residence	Number	Percent
Rented apartment	30	29
With parents or other family members	24	23
Dormitory	15	14
Rented house	13	12
Another mobile home	12	12
Owned house	7	7
Other (first home, Armed Services housing)	3	3

Most respondents provided more than one reason for living in a mobile home; therefore numbers presented in

Table 10 total more than the number of respondents. Lower cost overshadowed all other reasons. Most frequently mentioned in descending order were: lower cost than renting another type dwelling, lower purchase price, and less upkeep. Mobility of the home was mentioned by only 30 respondents as a reason for living in a mobile home (see Table 10).

TABLE 10

Reasons for Mobile Home Living
(multiple responses)

Reasons	Number
Lower cost than renting	72
Lower purchase price	54
Less upkeep	51
Mobility of the home	30
Other (investment, privacy)	17
Compactness	15
No other housing available	9

Approximately one-fourth of the respondents had moved their mobile home during the preceding two years. Reasons for the most recent relocation of the mobile homes in descending frequency were: entering college, transferred, changed jobs, marriage, changed to another mobile home park, and purchased a different mobile home.

Only five respondents had lived in a mobile home with an expansion unit. When respondents in the study were asked if expansion units were desirable in mobile homes, over

one-third indicated it made no difference to them, about one-third responded in the affirmative, and one-fifth indicated they were not; others did not respond.

Over two-thirds of the respondents indicated they would purchase another mobile home; over one-fourth would not.

Costs of Mobile Homes

Trade-in. Twenty mobile home owners indicated some type of trade-in had been used at the time of purchase (see Table 11). The items most frequently used were another mobile home and furniture.

TABLE 11

Trade-ins (N=103)

Item	Number	Percent
No trade-in used	83	80
Used a trade-in	20	20
Another mobile home used as trade-in	8	8
Furniture used as trade-in	7	7
Automobile used as trade-in	1	1
Other items used as trade-in	4	4

Only 13 of 20 mobile home owners using a trade-in indicated the value of the trade-in. The distribution of responses was nearly equal in the three value ranges identified (see Table 12).

TABLE 12

Value of Trade-in (N=13)

Value (dollars)	Number	Percent
Under 50	4	31
51-150	4	31
151-300	5	38

Initial cost. Seventy-three percent of the mobile homes were financed. With the exception of two owners who did not respond, all others were purchased for cash.

All home owners in the study indicated the cash or list price of their home at the time they purchased it (see Table 13). Among the homes purchased for cash, 32 percent were in the \$5,000 to \$5,999 range, and slightly over one-half were listed at \$5,000 to \$6,999. In contrast, 50 percent of those financed had list prices of \$4,000 to \$5,999. However, when total cost of the financed homes was reviewed, over 50 percent fell in the \$5,000 to \$7,999 range (see Table 13). These higher total costs included trade-in allowances and all charges.

Seventy-six owners indicated their mobile home had been financed. Nearly all of the sources of financing investigated were either a bank or a dealer (see Table 14). A majority of the respondents used a bank for financing their

TABLE 13
Price of Homes by Means of Payment

Price (dollars)	Cash		Financed Payments			
	Purchases		List Price		Total Price	
	Number	%	(N=76) Number	%	(N=68) Number	%
1500-2999	5	18	1	1	2	3
3000-3999	2	7	14	18	7	10
4000-4999	3	10	23	30	13	19
5000-5999	9	32	15	20	15	22
6000-6999	7	25	14	18	15	22
7000-7999	1	4	6	8	8	12
8000-8999	1	4	1	1	4	6
9000-9999			2	2	1	2
10,000 and over			2	2	3	4

homes, with almost equal numbers financing through their dealers and other sources. The other sources were usually a combination of family and bank.

TABLE 14
Sources of Financing Investigated
and Utilized (N=76)

Sources	Investigated	Utilized
Bank	49	44
Dealer	39	13
Savings & Loan, family, and other	7	15

All owners who financed their homes provided information on the length of term for the mortgage (see Table 15).

Fifty-one of the homes financed (67 percent) had seven to eight-year mortgages. One respondent had no time limit for repayment; financing was by family sources.

TABLE 15
Length of Mortgage (N=76)

Time	Number	Percent
1-2 years	2	3
3-4 years	9	12
5-6 years	13	17
7-8 years	51	67
No time limit	1	1

Forty-three percent of the home owners who financed their homes did not know the terms of interest under which they had purchased their homes. Responses were made to every type mortgage plan listed on the questionnaire (see Table 16).

TABLE 16
Interest Terms of Mortgages (N=72)

Terms	Number	Percent
Add-on	15	21
Amortized	12	17
Discounted	9	12
Other	5	7
Did not know	31	43

Sixty-seven of the mobile home owners who financed their homes provided information concerning the amount of down payment. In general, down payments were low. Seventy-six percent of those responding indicated down payments of \$1,000 or less, while 4 percent were for over \$2,000 (see Table 17).

TABLE 17
Amount of Down Payment (N=67)

Amount (dollars)	Number	Percent
1000 and under	51	76
1001-2000	13	20
2001 and over	3	4

The amount of money secured by a mortgage was indicated by most of the owners. The highest incidence of respondents financed \$4,000-\$4,999, followed by \$3,000-\$3,999 (see Table 18). Seven loans amounted to \$6,000 or more with the largest amounting to \$7,000.

Over one-fourth of the owners of mortgaged homes indicated that other payments were required at the time of purchase and specified the purpose of them. Over one-half of these reported charges of less than \$50, and 43 percent reported charges over \$50. The most frequent purpose of

TABLE 18

Amount Financed (N=71)

Amount (dollars)	Number	Percent
Under 3,000	9	13
3000-3999	19	27
4000-4999	22	31
5000-5999	14	20
6000 and over	7	9

this extra charge was insurance. Other reasons given were fees for utility connections, sales tax, buying an oil tank, blocks for bracing the home, transportation of the home, and title changes.

Monthly payment. Seventy-four respondents provided information about monthly payments (see Table 19). Fifty-four percent of them had a monthly payment of \$70 to \$99. Thirty-six percent paid under \$70 per month toward the purchase of their home, the mode being \$60-\$69. Fewest owners made the highest monthly payments; the maximum was \$130.

TABLE 19

Amount of Monthly Payment (N=74)

Amount (dollars)	Number	Percent
Under 70	27	36
70-99	39	53
100 and over	8	11

Insurance. Insurance costs were indicated by 59 home owners. Since 53 owners indicated their insurance was included in the mortgage, it could be that the annual cost for insurance alone was not known by all.

Thirty of those responding indicated insurance was \$50 or less per year; 16 indicated \$51 to \$98; 13 reported \$99 or more annually for insurance.

Forty-nine percent of the respondents had insured their homes through an insurance company. Twenty-nine percent of the homes were insured through dealers who financed the homes (see Table 20). About 70 percent of the homes that were financed had insurance included in the mortgage.

TABLE 20

Source of Insurance (N=93)

Source	Number	Percent
Dealer	27	29
Insurance Company	46	49
Other	20	22

Other Usual Costs of Mobile Home Living

According to the information given in Woodall's Dictionary (1967), all mobile home owners in North Carolina are required to pay a \$3 registration fee annually. In addition, a \$10 license tag is required when the

mobile home is moved on the highways. Only 14 of the 106 respondents indicated they had paid any registration fee or bought a license plate during the year (see Table 21).

TABLE 21
Registration and/or License
Fee Paid (N=14)

Costs (dollars)	Number	Percent
3 and under	9	64
4-10	4	28
11-13	1	8

Costs of Sites

Rent. Among respondents reporting rental of sites, about three-fourths paid \$25 to \$29 per month. Those paying more or less than these amounts were equal with 12 percent in each price grouping (see Table 22).

TABLE 22
Rent for Sites (N=97)

Amount Paid per month	Number	Percent
Under \$25	11	12
\$25-\$29	74	76
\$30 and over	12	12

Among respondents providing data for both rent of site and size of site, the largest number paid \$25 to \$29 per month for a site 2,600 to 5,000 square feet in size (see Table 23). The majority of all respondents paid a monthly rental of \$25 to \$29 regardless of size of site.

TABLE 23

Rent of Site Compared to Size of Site (N=85)^a
(rounded to nearest hundred square feet)

Size of site (sq. ft.)	Rent, dollars		
	Under 25	25-29	30 and over
2500 and under	1	15	5
2600-5000	1	27	2
5100-8000	3	11	1
8100 and over	5	13	1

^aNo response to size, 12; no response to rent, 2.

Utilities and services. Cost of water and sewer or septic tank facilities was included as part of the monthly rent by all 15 parks that rented sites (see Table 24). All respondents who indicated water at an additional cost lived in the mobile home development where sites were available for purchase.

Eighty-seven percent of the respondents indicated that garbage and trash collections were included in the rent. With one exception, those paying extra for this service were charged under \$5 per month.

A very small response was received regarding snow removal, yard care, and landscaping. However, of those who did respond, a majority indicated these were included in the rent. When extra cost for yard care was reported, a majority indicated a cost of less than \$5 per month and landscaping from \$6 to \$10 monthly. A few respondents indicated other items were included in their rent such as mail boxes, oil tanks, and yard tools. Extra cost items cited were primarily telephone and fuel oil, with average cost per month from under \$5 to \$25.

Ninety-four respondents provided information on average cost of electricity per month. Fifty-five percent indicated a cost range of \$6 to \$10 per month; 38 percent reported cost at \$11 to \$15 per month. There were 74 respondents providing information about the cost of gas. The amount quoted by 85 percent of those respondents was \$5 per month.

With the exception of the cost of gas and electricity, service cost figures provided only indicators rather than reliable data for anticipating all costs of mobile home living due to the number not fully responding (see Table 24).

Site purchase. Each of the seven owners of sites in the mobile home development who provided cost information indicated a different price for the land ranging from \$1,600 to \$4,200. One medium and one high-priced site were

TABLE 24

Utilities and Services Available and Average Cost Per Month (N=106)

Item	Number Responding	Number Included in Rent	Number at Extra Charge	Average Cost per Month, dollars						
				Under 5	6 to 10	11 to 15	16 to 20	21 to 25	26 to 30	30 and over
Water	104	95	9							
Sewer	79	79								
Septic Tank	81	81								
Garbage Collection	102	88	14	13	1					
Electricity	96	7	94	2	51	36	3		1	1
Gas	81	8	74	63	3	2	4	2		
Laundry Equipment	34	17	17	9	2					
Yard Care	36	22	14	5	1					
Snow Removal	45	39	6							
Landscaping	26	80	6		1					
Other	18	7	12	3	3	4		2		

acre-sized lots. Therefore price per square foot varied considerably. In general, down payments for sites ranged from \$400 to \$700 and amounts financed ranged from \$1,400 to \$2,000. All respondents utilized banks as the source of financing their site, yet none indicated the bank as a place being investigated as a source of financing. A few had investigated the park management as a source of financing but did not utilize this source. The length of mortgage on the site varied from three to eight years. Mortgage plans were identified as amortized and discounted loans; several indicated they did not know under what terms they had purchased. Monthly payments on sites ranged from \$50 to \$80 per month. The larger amounts were paid by owners purchasing one-acre tracts.

Dissatisfaction with Furnishings, Appliances, and Floor Coverings

It is interesting to note that quality received more responses of dissatisfaction than any other factor. The bed was the only major furnishing for which more responses were reported of dissatisfaction than satisfaction; 70 percent of these related to quality (see Table 25). The sofa received almost equal numbers of dissatisfaction and satisfaction responses; over one-half of the dissatisfactions were with quality. About 30 percent of the responses about draperies

TABLE 25

Satisfactions and Dissatisfactions with Furnishings, Appliances,
and Floor Coverings (N=106) (multiple responses)

Item	Number of Responses		Number Dissatisfied With				Does not Apply
	Satisfied	Dissatisfied	Color	Design	Size	Quality	
Bed	45	61		4	14	43	6
Chairs	54	44	7	8	3	25	7
Draperies	60	38	12		2	24	3
Drawer storage	64	32			19	13	2
Lamps	53	12	1		2	9	23
Sofa	50	48	6	10		32	8
Tables	70	28		5	3	20	6
Range	92	17	8	3	1	5	
Refrigerator	94	6		2	1	3	
Tile	74	19	4	4		11	8
Carpet	34	10		2	1	7	42
Furnace	78	5		4		1	5
Air conditioner	12	4		1	3		59
Other	11	12		2	3	7	2

were of dissatisfaction. More satisfactory responses were given for tables than any other furnishing.

A majority of responses to floor coverings indicated satisfaction. Dissatisfaction expressed related primarily to quality.

The appliances--refrigerator and range--were judged to be satisfactory by about 90 percent of the respondents. Dissatisfaction with the range was associated with color and quality. Dissatisfaction with the refrigerator was related to its quality. One-fourth of those owning an air conditioner found them unsatisfactory, but with size and design, not quality.

The category called "other" also received a larger number of dissatisfaction than satisfaction responses, the majority being related to quality. Items specified were storage space, bath tub, and shower. There was some satisfaction expressed for items such as washing machine and the total concept of mobile home living.

Costs of Changes and Repairs

Changes. Changes made may have been due to dissatisfaction with items, addition of new items, or replacement (see Table 26). The reasons for the changes were not indicated. The air conditioner was the only item for which more changes than no changes were reported.

TABLE 26

Changes in Furnishings and Equipment in Mobile Homes (N=106)

Item	No Changes	Changes Made			Cost of Changes (dollars) ^a				Age of Home When Changed (yr)				
		No. No.	% %	No Response	Under	100	250	500	Under	1	4	8	11
						249	499	and over		1	to 3	to 4	to 10
Bed	51	34	33	21	10	8		1	9	17	2	1	1
Chair	57	28	26	21	14	4			9	6	6	1	
Draperies	48	40	38	18	30	1	1	1	12	16	8	2	1
Drawer storage	71	12	11	23	5	2			7	3		1	
Lamps	61	24	22	21	15		1		9	5	4	1	
Sofa	54	38	26	24	7	9	4	1	6	8	4	3	1
Tables	74	13	12	19	8	1			6	3	1	1	1
Range	84	2	2	20			1			1		1	
Refrigerator	85	2	2	19		1			1	1			
Tile	76	6	6	24	4				2	1	2	1	
Carpet	43	24	22	39	10	4	5	1	6	9	3	1	
Furnace	81	4	4	21	3		1		1	1	2	1	
Air conditioner	26	38	36	42	1	8	21	1	13	12	1	3	1
Other	3	10	9	93	4	3		1	3	2	1	1	

^aMean cost of changes = \$235.47.

The greatest number of changes pertained to draperies. There were 46 changes reported with cost information for 33. Ninety-one percent of the changes in draperies had cost under \$100. Forty-one percent of the changes were made when the mobile home was one to three years old; 31 percent had been made before the home was one year old.

The most costly and second largest number of changes made was in the air conditioner. Thirty-eight changes were reported. Cost information was provided for 31 of those. Sixty-eight percent of the air conditioning units cost \$250 to \$499; 26 percent cost \$100 to \$249. Thirteen of these were purchased before the home was a year old, with 12 more between the first and third year.

In the area of furnishings, the bed was the item changed most. It also was the item with the greatest amount of dissatisfaction expressed by the homeowners. There were 34 changes made with 50 percent of them made between the first and third years. Nine changes had been made before the first year was over. Only 19 of the 34 changes included cost information. Several explanations were written in by respondents concerning cost of this change and other changes which indicated that some of the items had belonged to the family prior to living in the mobile home, and some items had been gifts so that no cost to the family was actually

involved at the time the change was made. Fifty-three percent of the reported changes in beds had cost under \$100.

The second most costly furnishing item changed and second in frequency was the sofa. Twenty-eight changes in sofas were reported with cost information on 21 and age information on 22. Forty-three percent of the changes cost \$100 to \$249 and 33 percent cost under \$100. Thirty-six percent of these changes were made between the first and third year, with 27 percent made in the first year.

The same number of changes in chairs as sofas was reported. These 28 changes were made a little quicker than those in sofas, possibly due to the fact that a smaller amount of money was involved in the change. Nine of the changes were made in less than one year's time with equal numbers in the one to three-year and the four to seven-year categories. Fourteen of the changes in chairs cost less than \$100.

The range and refrigerator received a large number of responses indicating satisfaction, and this was substantiated by the minimal changes listed. The furnace was also rated high in satisfaction and low in number of changes.

Floor coverings had relatively few changes. Six changes were made in tile; 24 changes were made in carpets. Thirty-two percent of the changes in carpets were made when the home was less than one year old; 47 percent were made

between the first and third years. Fifty percent of the reported changes in carpet cost less than \$100; 25 percent cost \$250 to \$499; 20 percent fell into the \$100 to \$249 category; and 5 percent spent \$500 or more for carpet.

The cost factors of all changes were added to give implications for budget planning for prospective mobile home owners (see Table 27). Fifty-three percent of the total changes reported cost less than \$100 with only 6 percent costing over \$500. The average cost of all changes by all respondents was \$236.

TABLE 27

Total Cost of Changes Made by All
Respondents (N=106)

Cost Group (dollars)	Number	Percent
Under 100	56	53
100-249	9	8
250-499	24	23
500 and over	17	6

Repairs. Repairs appeared to have not been a major cost item for mobile home owners participating in this study. Very few respondents reported more than one or two repairs. Several who reported repairs gave no cost information and added that the correction was covered by warranty or that the work had been done by the homeowner at no cost. Forty respondents reported no repairs at all.

Plumbing required the greatest number of repairs (see Table 28), with 35 percent of these repairs being made during the first year and 35 percent more before the home was four years old. Seventy percent of plumbing repairs cost under \$25.

The roof had the second highest number of repairs reported with 47 percent of these made before the home was one year old, and 32 percent between the first and third years. Eighty-eight percent of these repairs cost under \$25 and 12 percent cost \$25 to \$35.

TABLE 28

Repairs Made in Mobile Homes

Item	Number of Repairs Made	Cost of Repairs (dollars) ^a					Age of Home When Repaired (yr)			
		Under 25	25	35	45	94	Under 1	1	4	8
			to 34	to 44	to 94	and over		to 3	to 7	to 10
Roof	20	15	2				9	6	3	1
Doors	9	4					9		1	1
Windows	9	5			1		5	2	2	
Exterior siding	2		1				1		1	
Interior siding	2						1	1		
Plumbing	29	19	1	1	2	4	9	9	6	2
Electri- cal	14	10	1	1			5	5	1	
Other	27	12	3	3	2	2	9	12	4	

^aMean cost of repairs = \$17.32.

The category labeled "other" had 27 responses for repairs made. A closer examination of the data sheets showed that 17 of this number were furnace repairs. Other items specified were range, water heater, washing machine, intercom, and closet doors. A majority of these repairs was made in years one through three. Again, the cost involved was relatively low since almost one-half of the repairs cost less than \$25.

Electrical repairs were made in 14 homes. Ten of these were made before the fourth year began and cost less than \$25.

The interior and exterior siding had required very little repair. Only two homeowners reported repairs for both items. The only cost information given was for one exterior repair which cost \$25 to \$35.

The costs of all repairs were added as were those pertaining to costs of changes made. Eighty-two percent of all repairs made cost \$25 or less and only 3 percent of the repairs reported cost over \$98 (see Table 29). The average cost of each repair, based on the information provided by the respondents, was \$17.32.

Total Cost of Mobile Homes

The total cost of mobile homes was determined by summing all cost factors of the home provided by the respondents.

TABLE 29

Total Cost of Repairs Made
by All Respondents (N=102)

Total Cost (dollars)	Number	Percent
25 and under	84	82
26-75	13	13
76-98	2	2
99 and over	3	3

These cost factors included initial cost of the mobile home, insurance, fees, other costs required at time of purchase, and costs of changes and repairs. Owners who financed their homes had the additional cost of financed charges.

The highest incidence of total cost for all mobile home purchases was \$5,000 to \$6,999 (see Table 30), followed by the \$3,000 to \$4,999 range. This was also the case for the cash purchases. Those who financed their homes had an identical highest incidence, followed by the \$7,000 to \$9,999 range. The smallest number of homes in both the financed and the total group were in the under \$3,000 category, but the cash purchasers were found in smallest numbers in the \$7,000 to \$9,999 cost bracket.

Approximate averages for selected cost factors indicated monthly rentals for sites and insurance were the same for cash and financed purchasers. Those who financed the

TABLE 30

Total Cost of Mobile Homes by Type of Purchase

Total Cost (dollars)	All Purchases (N=106)		Cash Purchases (N=28)		Financed Purchases (N=68)	
	No.	%	No.	%	No.	%
Under 3000	7	6	4	14	5	7
3000-4999	33	31	4	14	13	19
5000-6999	50	48	17	61	32	48
7000-9999	16	15	3	11	18	26

purchase of their homes had spent more for changes in them than had the cash purchasers, while the cash purchasers had more costly repair expenditures than did the mortgage holders (see Table 31).

In comparing total cost and the size of the mobile homes, the greatest incidence occurred in the largest size and highest priced models, 600 or more square feet and \$6,000 or more in cost (see Table 32). The second greatest incidence was found in homes costing \$4,000 to \$5,999 which were over 600 square feet followed closely by those costing \$4,000 to \$5,999 with 500 to 599 square feet. As would be expected, the mobile homes containing the largest square footage of space were the more expensive.

When total cost and age of mobile homes were compared, the greatest incidence was found in the top cost and newer home categories, followed by the middle cost newer homes (see Table 33).

TABLE 31

Approximate Mean Cost of Selected Cost Factors

Cost Factor	All Respondents		Cash Purchasers		Those Financing	
	Number	Mean (dollars)	Number	Mean (dollars)	Number	Mean (dollars)
Changes	106	235.47	28	226.43	76	240.39
Insurance	106	32.83	28	32.82	76	31.80
Site rent	97	25.18	26	25.50	71	25.06
Repairs	106	17.32	28	25.93	76	14.61
List price	106	5183.02	28	5121.43		
Down payment					67	868.00
Amount financed					71	4198.00
Other costs					76	11.66
Monthly payment					74	75.00
Financed price					70	5514.28
Total cost for cash purchasers	106	5481.51	28	5407.11		
Total cost for financed homes					68	5876.79

TABLE 32

Total Cost of Mobile Homes by Size of
Mobile Homes in Square Feet(N=104)^a

Size (sq. ft.)	Cost, dollars						Total Percent by size
	Under 4000		4000-5999		6000 and over		
	No.	%	No.	%	No.	%	
Under 500	3	30	6	60	1	10	9
500-599	13	35	20	54	4	11	36
600 and over	2	3	22	39	33	58	55
Total per- centage by cost groups		17		46		37	

^aChi-square value significant at .001 level.

TABLE 33

Total Cost of Mobile Homes by Age of Home (N=104)^a

Age (yr.)	Cost, dollars						Total Percent by size
	Under 4000		4000-5999		6000 and over		
	No.	%	No.	%	No.	%	
1-3	7	11	28	42	31	47	64
4 and over	12	32	18	47	8	21	36
Total per- centage by cost groups		18		44		38	

^aChi-square value significant at .01 level.

When the total cost of mobile homes was compared to the new or used status of them at the time of purchase by the participant, the highest incidence was in new homes with total cost of \$4,000 to \$5,999 (see Table 34). The smallest

percentage was found in the new homes with total cost under \$4,000.

TABLE 34

Total Cost of Mobile Homes by New or Used Status of Homes at Time of Purchase (N=103)

Status	Cost, dollars						Total per- cent by Status
	Under 4000 No.	%	4000-5999 No.	%	6000 and over No.	%	
New	9	11	37	47	33	42	77
Used	10	42	8	33	6	25	23
Total per- centage by cost groups		18		44		38	

Interpretations of Findings

The mobile home parks in Orange County provided a neat, attractive, well-kept community environment for the residents of the parks. The majority of the parks were less than 10 years old and attempted to provide the basic necessities for the mobile home owners. There were very few extras provided by the park management even at additional cost.

There was little variation in rental cost of sites, but a good deal of variation in the size of sites, both within parks and among parks. This reflects differences in land value.

Respondents in this study appeared to be satisfied with the type living provided by mobile homes since a

majority of the respondents had maintained some type home for themselves before buying their current mobile home, and a majority of those indicated they would purchase another one. Also, there were more indications of satisfactions than dissatisfactions with the house and its furnishings.

The present mobile home owner appeared to be more likely to regard expenditures on his home as similar to those on his automobile, and would be more likely to replace the home with a newer one than to spend a great deal of money on repairs and replacements. When potential changes in mobile homes were considered, those actually made were relatively few. Dissatisfaction with draperies plus a relatively low cost factor for changes in them (under \$100) is a likely explanation for the fact that more changes were reported in draperies than any other item. Another factor which likely had some effect on changes was the fact that 63 percent of the homes in this study were under four years of age, and 71 percent of the respondents had lived in the home less than four years.

The question of whether or not mobile home living can be considered low-cost living or lower in cost than renting another type dwelling remains unanswered.

It should be noted that return of questionnaires from residents in mobile home parks containing more older homes

was poor in comparison to others. If more of the older homes had been included in this study, findings likely would have been different.

SUMMARY AND RECOMMENDATIONS

The use of mobile homes as a choice of housing for individuals and families is increasing. There is a scarcity of published material to provide information for prospective buyers of costs involved in mobile home living. Furthermore, the available information is contradictory. This study was undertaken to collect data regarding actual costs of mobile home ownership. Objectives of the study were to identify: (a) costs of the mobile home unit, (b) amounts utilized in financing mobile homes, (c) costs of renting or buying sites in which mobile homes are located, (d) costs of the mobile home, (e) facilities or services included in the cost of the site, (f) facilities or services available from local utilities, and (g) other costs. A pretested questionnaire developed for data collection was distributed by the investigator to a 50 percent sample of mobile home owners in 16 randomly selected mobile home parks located within Orange County, North Carolina. Completed questionnaires were returned by mail. Data from 106 questionnaires were analyzed by use of the IBM 360/75 computer system.

CHAPTER V

SUMMARY AND RECOMMENDATIONS

Summary

The use of mobile homes as a choice of housing for individuals and families is increasing yearly. There is a scarcity of published material to provide information for prospective buyers of costs involved in mobile home living. Furthermore, the available information is contradictory. This study was undertaken to collect data regarding actual costs of mobile home ownership. Objectives of the study were to identify: (a) costs of the mobile home unit, (b) sources utilized in financing mobile homes (c) costs of renting or buying sites in mobile home parks in relation to the size of the mobile home, (d) facilities or services included in the cost of the site, (e) facilities or services available from park management at additional costs, and (f) other costs to mobile home owners.

A precoded questionnaire developed for data collection was distributed by the investigator to a 50 percent sample of mobile home owners in 16 randomly selected mobile home parks, located within Orange County, North Carolina. Completed questionnaires were returned by mail. Data from 106 questionnaires were analyzed by use of the IBM 360/75 computer system.

Frequency counts and percentages were obtained for all items and the chi-square test was used for many cost associations.

A majority of the mobile home parks included in this study were neat and attractive as were the areas surrounding them. Most had gravel streets in good condition. Parking space was provided for residents and guests at the individual site and most of these areas were surfaced with gravel. Many prefabricated metal buildings were provided at sites by occupants for additional storage for mobile homes. Usually no laundry facilities were provided by park owners; however, a majority of occupants had drying areas, unscreened from view, at the individual sites. Nearly all parks had trees and grass provided by the park management. Shrubbery was found less often. All parks allowed additional landscaping by the park residents. Most of the parks provided general outdoor street lighting. About three-fourths of the parks were located in rural volunteer fire districts. The park within city limits had full-time fire protection; the remaining one-fourth had none. Some park owners provided a variety of other facilities for residents: patios, mailboxes, fuel oil tanks, clotheslines, and lawnmowers with gas for their operation.

The size of sites available for rent varied from under 2,500 to over 8,000 square feet. About one-third of the sites were between 2,500 and 5,000 square feet. Seven respondents

either owned or were buying their sites of one-half acre in a mobile home development. One-third of the respondents had lived in mobile homes one year; an additional 19 percent had two years' tenure. Four of the respondents had lived in mobile homes 15 to 16 years. Sixty-three percent of the homes were one to three years old and 8 percent were eight years or older.

A majority of the respondents had maintained a home of their own prior to living in their present mobile home; the greatest number had lived in a rented apartment. Thirty-seven percent of the owners had lived with parents, family, or in a dormitory prior to living in a mobile home. The reason most often given for living in mobiles homes was that mobile home ownership was lower in cost than renting. All other high incidence reasons were economic ones, such as lower purchase price and less upkeep.

At the time the home was purchased, more respondents indicated satisfaction than dissatisfaction with furnishings, appliances, and floor coverings. In the area of furnishings, the highest incidence of satisfaction was expressed for tables; the sofa received almost equal numbers of satisfaction and dissatisfaction responses. The bed was the only piece of furniture with more dissatisfaction than satisfaction reported; 34 occupants had replaced their beds. Although little

dissatisfaction was indicated for draperies, more replacements were reported for them than for any other item. Greatest dissatisfaction expressed for all furnishings was in quality.

Few respondents had lived in mobile homes with an expansion unit. About three-fourths of the respondents indicated they would purchase another mobile home. About two-thirds of the mobile homes were one to three years old; a few were eight or more years old, and over three-fourths were purchased new by their owner. Over one-half of the homes in this study had 600 or more square feet of space. The greatest number were relatively new and large in size.

About three-fourths of the mobile homes had two bedrooms; a majority had one bathroom. A majority of those reporting the total number of rooms lived in five-room homes. It was not known whether bathrooms and/or half-baths were counted as total rooms by the respondents. Sixty respondents indicated they had a separate living room and 55 indicated they had a dining room with kitchen. The smallest incidence reported was a combination of living and dining rooms.

About one-fifth of the respondents had used something as a trade-in toward purchase of their mobile home; the item most used was another mobile home. About two-thirds of the trade-in allowances were under \$150, and one-third were \$151 to \$300 in value.

Nearly three-fourths of the homes in the study had been financed, primarily by a bank or a dealer. Over twice as many respondents used the bank as a source of financing as used either a dealer or another source. Three-fourths of those financing their mobile home made a down payment of \$1,000 or less. A majority of the mortgages were in the amount of \$4,000 or more for a seven to eight-year period of time. Forty-three percent of the home owners who financed their homes did not know under what interest terms they had purchased their homes. Others indicated a variety of mortgage plans: add-on, amortized, discounted, and other. Monthly payments for over one-half of the respondents amounted to \$70 to \$99. Sixty-eight percent of all financed homes reported had a total price of \$5,000 or more, with 6 percent costing over \$9,000. Sixty-five percent of those purchased for cash cost \$5,000 or more with none as high as \$9,000. Extra charges required at the time of purchase were reported by 21 respondents, over one-half of whom reported these to be under \$50.

One-half of the respondents who reported insurance costs indicated it was \$50 or less per year, and that they had insured their homes through an insurance company; one-half of the home owners indicated their insurance was included in their mortgage. Mobile homes are taxed as personal

property on Orange County, but 25 percent of the respondents did not know how their home was assessed for taxes.

Among respondents reporting rental of sites, 76 percent paid \$25 to \$29 per month for a site 2,600 to 5,000 square feet in size and a majority of all respondents paid this amount regardless of the size of their site. Water and sewer or septic tank facilities were provided as part of the monthly rent by all rented parks. A majority of respondents reported an average monthly cost of all services and utilities as being under \$5; the second largest number reported a cost of \$6 to \$10.

Each of the owners of sites who provided cost information indicated a different price for the land, ranging from \$1,600 to \$2,700 for one-half acre. In general, down payments ranged from \$400 to \$700 and amounts financed ranged from \$1,400 to \$2,000. All utilized a bank to finance a three to eight-year mortgage. Monthly payments on sites ranged from \$50 to \$80.

Seventy-two respondents indicated they had made at least one change, addition, or replacement of furnishings, appliances, or floor coverings in their mobile home. The greatest number of changes were made in draperies, 91 percent of which had cost under \$100. Nearly three-fourths of the changes in draperies were made before the home was four years old. Adding an air conditioner was the most costly change

reported, and second in incidence. The bed was the item of furniture changed by the greatest number of families; it had also been the item with highest incidence of dissatisfaction expressed by mobile home owners. Most respondents expressed satisfaction with the range, refrigerator, and furnace in their homes and reported minimal changes in them. A few changes were made in floor coverings. The cost factors of all changes were calculated to give implications for budget planning for prospective mobile home owners. Fifty-three percent of the changes reported cost less than \$100; only six percent cost over \$500. The average cost of all changes was \$236.

Repairs were not a major cost item of these mobile home owners; very few respondents reported more than one or two repairs being made with 40 respondents reporting no repairs made. Plumbing required the greatest number of repairs with about one-fourth of these occurring in the first three years of occupancy. The roof had the second highest number of repairs reported. Sixteen percent of the respondents reported that furnace repairs were necessary. Other items needing attention, primarily during the first three years, were the range, water heater, washing machine, intercom, and closet doors. Eighty-two percent of all repairs made cost \$25 or less, with only three percent costing over \$98. The average cost of all repairs was \$17.32.

When total cost of mobile homes was calculated, the highest incidence for all respondents was in the \$5,000 to \$6,999 range, whether the home was financed or purchased with cash.

Averages for selected approximate cost factors were calculated for all respondents, and sorted by cash or financed purchase. Approximation of average monthly rental for sites and insurance were the same for both groups. Persons who financed the purchase of their homes had spent more for changes, while the cash purchasers had more costly repair expenditures (see Table 31). The averages of approximate costs for those paying cash for their homes were (a) list price, \$5,121.43; (b) site rent, \$25.50; (c) changes, \$226.43; (d) repairs, \$25.93; (e) insurance, \$32.82; and (f) total cost, \$5,407.11. The averages of approximate costs for those respondents who financed the purchase of their homes were: (a) financed price, \$5,514.28; (b) site rent, \$25.06; (c) changes, \$240.39; (d) repairs, \$14.61; (e) insurance, \$31.80; (h) other costs, \$11.66; (i) monthly payment, \$75.00; and (j) total cost, \$5,876.79.

In the sample utilized in this study, the highest incidence of cost and size of mobile homes was in the larger, more costly models followed by the middle sized, moderate cost homes. When age and cost were associated, there were

more of the higher cost, newer homes than of any other cost-age category. When new or used status was considered, the highest incidence was in the new, moderate cost mobile homes.

Associations found to be statistically significant by the chi-square test were: total cost to size of mobile home (.001 level), total cost to age of mobile home (.01 level), and total cost to new or used status of the mobile home (.01 level). No statistically significant association was found between total cost and whether the home was financed or a cash purchase.

Recommendations

Findings of the pilot study point up the need for a more massive longitudinal study, over a longer period of time, of occupants in the same mobile home before more valid total cost of mobile home living can be identified. Additional cost factors such as taxes and more precise information, which could be secured best by interview, should be included in such a study.

Mobile home manufacturers should attempt to improve the quality of the furnishings used in mobile homes. This could be done by providing choices for the potential buyer both in quality of construction and fabrics in furniture and furnishings. Since in this study 16 percent of the homes had furnace repairs and 26 percent of the owners had added

air conditioning units during the first three years the home was occupied, it is recommended that furnaces used in mobile homes be improved and that consideration be given to combining heating and cooling facilities in a central temperature-controlled system.

It is recommended that potential mobile home owners become aware of the various components of the total cost of mobile home living before making a decision in regard to it. Costs most often unknown seem to be taxes, interest on loans, and cost of repairs and replacements. Potential mobile home owners should examine more closely the furnishings of the mobile home before purchase.

Recommendations to the park owner for facilities which could be provided in centralized areas include: additional parking space for guests, storage facilities for large items, play space for children with play equipment, and some recreational facilities for adults in the park. To improve the safety of the park, additional fire protection is needed by parks located in rural or volunteer fire districts. Lighting at the individual site would improve appearance, enhance safety, and provide help in locating individual homes at night. Recommendations to enhance the general appearance of the park are: to include central outdoor clothes drying areas which are screened from view, require skirts or some type

covering of wheels and base of homes to simulate a foundation, and to provide larger sites for the larger sized homes.

Opportunities for home economists in the area of mobile home living are many, either in volunteer or employment situations. Mobile home manufacturers are becoming aware of the service provided by trained individuals in design of homes inside and out. Potential home owners can secure much-needed information from informed educators. Park developers can be assisted in planning facilities, and government agencies that regulate land-use within counties can also gain from knowledge of facts connected with mobile home living, as they develop guidelines and policies.

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APPENDIX A

Costs of Mobile Home Ownership

1. Do you own or rent the mobile home in which you are living?
 - _____ (1) own _____ (2) rent
2. In what year was your present mobile home built? (approximate if not known) _____
3. Has the mobile home a toilet and a sink? (check boxes)
 - _____ (1) yes _____ (2) no
4. What are the dimensions of your mobile home in feet?
 - Length _____ feet
 - Width _____ feet
5. How many rooms does your mobile home have? (include the bathroom)
 - number of bedrooms - 1, 2, 3, 4 _____
 - number of bathrooms - 1, 2, 3 _____
 - number of living rooms - 1, 2, 3 _____
 - number of other rooms - 1, 2, 3, 4 (specify) _____
 - total number of rooms - 1, 2, 3, 4, 5, 6, 7 _____
6. Check the following with best description of your mobile home arrangement:
 - _____ (1) separate living room
 - _____ (2) separate dining room
 - _____ (3) separate kitchen
 - _____ (4) living room with kitchen
 - _____ (5) living room with dining area
 - _____ (6) living room with kitchen
 - _____ (7) living room with dining area and kitchen
 - _____ (8) other (specify) _____
7. Approximately how long have you lived in a mobile home? _____ years
8. Which of the following describes your last place of residence?
 - _____ (1) with parents or other family members
 - _____ (2) dormitory
 - _____ (3) another mobile home
 - _____ (4) rented house
 - _____ (5) owned house
 - _____ (6) other (specify) _____

APPENDIX A

Costs of Mobile Home Ownership

1. Do you own or rent the mobile home in which you are living?
☐ (1) own ☐ (2) rent
2. In what year was your present mobile home built?
 (approximate if not known) _____
3. Was the mobile home a new model or used (second hand) model at the time you bought it? ☐ (1) new ☐ (2) used
4. What are the dimensions of your mobile home in feet?
 _____ feet X _____ feet
 (length) (width)
5. How many rooms does your home have? (circle the appropriate number)
 number of bedrooms - 1, 2, 3, 4
 number of bathrooms - 1, 2, 3
 number of half baths - 1, 2, 3
 number of other rooms - 1, 2, 3, 4 (specify) _____
 total number of rooms - 2, 3, 4, 5, 6, 7
6. Check the following which best describes your room arrangements:
 ☐ (1) separate living room
 ☐ (2) separate dining room
 ☐ (3) separate kitchen
 ☐ (4) dining area with kitchen
 ☐ (5) living room with dining area
 ☐ (6) living room with kitchen
 ☐ (7) living room with dining area and kitchen
 ☐ (8) other (specify) _____
7. Approximately how long have you lived in a mobile home?
 _____ years
8. Which of the following describes your last place or residence?
 ☐ (1) with parents or other family members
 ☐ (2) dormitory
 ☐ (3) another mobile home
 ☐ (4) rented apartment
 ☐ (5) rented house
 ☐ (6) owned house
 ☐ (7) other (specify) _____

19. Is (or was) the cost of insurance on your home included in your mortgage? ____ (1) yes ____ (2) no
20. Through whom did you insure your mobile home?
 ____ (1) dealer ____ (3) other (specify) _____
 ____ (2) insurance company
21. Were you satisfied with the furnishings, appliances and floor coverings that were in your present mobile home when you bought it? (check all blanks that apply for each item)

Item	NO dissatisfied with					Does not apply
	(1) Yes	(2) Color	(3) Design	(4) Size	(5) Quality	
bed	___	___	___	___	___	___
chairs	___	___	___	___	___	___
draperies	___	___	___	___	___	___
drawer storage	___	___	___	___	___	___
lamps	___	___	___	___	___	___
sofa	___	___	___	___	___	___
tables	___	___	___	___	___	___
range	___	___	___	___	___	___
refrigerator	___	___	___	___	___	___
tile	___	___	___	___	___	___
carpet	___	___	___	___	___	___
furnace	___	___	___	___	___	___
air conditioning	___	___	___	___	___	___
other (specify)	___	___	___	___	___	___
_____	___	___	___	___	___	___

22. Check the items in which repairs have been necessary, the approximate cost to you, and give the age of the home when repairs were made:

Item	Approximate cost	Age of home when repairs were made
roof		
doors		
windows		
exterior siding		
interior siding		
plumbing		
electrical		
others (specify)		

23. Have you made any changes in the furnishings, appliances, and floor coverings in your present mobile home since you bought it? (complete all blanks that apply for each item)

Item	(1) NO changes	(2) Check the changes made	Total cost of each item changed	Age of home when changes were made
bed				
chairs				
draperies				
drawer storage				
lamps				
sofa				
tables				
range				
refrigerator				
tile				
carpet				
furnace				
air conditioning				
other (specify)				

IF YOU SAID YES WHEN YOU ANSWERED THIS QUESTION, PLEASE
 WRITE, YOU HAVE CHANGED THIS ONE OF THE FOLLOWING:
 THEN TOO.

24. Would you purchase another mobile home?
 ___(1) yes ___(2) no Why? _____
25. Have you lived in a mobile home with expansion units?
 ___(1) yes ___(2) no
26. Do you feel that expansion units are desirable in mobile homes?
 ___(1) yes ___(2) no
 ___(3) doesn't make any difference
27. What is the size of the site on which your home is located? (approximate square feet) _____
28. What is the rent for parking your mobile home per month?

29. What price did you pay for the license plate or registration fee on your mobile home this year? _____
30. The following are utilities and services normally associated with mobile home parks. Which of these are available in your park, how are they paid for, and what is the approximate cost to you?

Services and utilities	(1) Check if available	(2) Included in rent	(3) At extra charge	If extra charge, average cost per month
water	_____	_____	_____	_____
sewer	_____	_____	_____	_____
septic tank	_____	_____	_____	_____
garbage & trash collection	_____	_____	_____	_____
electricity	_____	_____	_____	_____
gas	_____	_____	_____	_____
laundry equipment	_____	_____	_____	_____
yard care	_____	_____	_____	_____
snow removal	_____	_____	_____	_____
landscaping	_____	_____	_____	_____
others (specify)	_____	_____	_____	_____
_____	_____	_____	_____	_____

IF YOU PAID CASH WHEN YOU PURCHASED YOUR PRESENT MOBILE HOME, YOU HAVE COMPLETED THIS PART OF THE QUESTIONNAIRE, THANK YOU.

IF YOU FINANCED THE PURCHASE OF YOUR PRESENT MOBILE HOME,
PLEASE COMPLETE THE TEN QUESTIONS LISTED BELOW. THANK YOU.

TO BE COMPLETED ONLY BY THOSE FINANCING THEIR PRESENT MOBILE HOME:

31. How much down payment did you make? _____
32. What amount did you finance? _____
33. Check all the sources you investigated for financing your mobile home:
- | | |
|---|--|
| <input type="checkbox"/> dealer | <input type="checkbox"/> family |
| <input type="checkbox"/> bank | <input type="checkbox"/> other (specify) _____ |
| <input type="checkbox"/> savings and loan | |
34. What source of financing did you use?
- | | |
|---|--|
| <input type="checkbox"/> (1) dealer | <input type="checkbox"/> (4) family |
| <input type="checkbox"/> (2) bank | <input type="checkbox"/> (5) other (specify) _____ |
| <input type="checkbox"/> (3) savings and loan | |
35. If you financed the purchase of your mobile home, what was the length of time for which you financed?
- | | |
|---|--|
| <input type="checkbox"/> (1) less than 1 year | <input type="checkbox"/> (5) 7-8 years |
| <input type="checkbox"/> (2) 1-2 years | <input type="checkbox"/> (6) 9-10 years |
| <input type="checkbox"/> (3) 3-4 years | <input type="checkbox"/> (7) over 10 years |
| <input type="checkbox"/> (4) 5-6 years | |
36. What were the interest terms under which you purchased your present home?
- | | |
|---|--|
| <input type="checkbox"/> (1) amortized | <input type="checkbox"/> (4) other (specify) _____ |
| <input type="checkbox"/> (2) add-on | <input type="checkbox"/> (5) don't know |
| <input type="checkbox"/> (3) discounted | |
37. What costs other than the price of the mobile home were required at the time you purchased your home?
- | | |
|---------------------------------------|-------------------------------------|
| <input type="checkbox"/> amount _____ | <input type="checkbox"/> don't know |
|---------------------------------------|-------------------------------------|
38. For what purpose was this extra cost? _____
39. What is (or was) the amount of your monthly payment?
- | | |
|--|---|
| <input type="checkbox"/> (0) under \$50 | <input type="checkbox"/> (5) \$ 90 - \$100 |
| <input type="checkbox"/> (1) \$50 - \$59 | <input type="checkbox"/> (6) \$100 - \$109 |
| <input type="checkbox"/> (2) \$60 - \$69 | <input type="checkbox"/> (7) \$110 - \$119 |
| <input type="checkbox"/> (3) \$70 - \$79 | <input type="checkbox"/> (8) \$120 - \$129 |
| <input type="checkbox"/> (4) \$80 - \$89 | <input type="checkbox"/> (9) \$130 and over |

40. What was the total price of this mobile home? (including: "trade-in", allowance, and all charges)

<input type="checkbox"/> (0) under \$1500	<input type="checkbox"/> (5) \$6000 - \$6999
<input type="checkbox"/> (1) \$1500 - \$2999	<input type="checkbox"/> (6) \$7000 - \$7999
<input type="checkbox"/> (2) \$3000 - \$3999	<input type="checkbox"/> (7) \$8000 - \$8999
<input type="checkbox"/> (3) \$4000 - \$4999	<input type="checkbox"/> (8) \$9000 - \$9999
<input type="checkbox"/> (4) \$5000 - \$5999	<input type="checkbox"/> (9) \$10,000 and over

IF YOU OWN OR ARE BUYING YOUR SITE, PLEASE ANSWER THESE ADDITIONAL QUESTIONS

FOR SITE BUYERS ONLY

41. Did you purchase your mobile home and site as a "package" deal? ☐ (1) yes ☐ (2) no
42. What is the size of the site on which your mobile home is located? (approximate square feet) _____
43. What was the price of your site:
 (a) If you paid cash? _____
 (b) If you financed the purchase of the site? _____

IF THIS WAS A CASH PURCHASE, OMIT REMAINING QUESTIONS: IF YOU FINANCED THE PURCHASE OF YOUR SITE, PLEASE COMPLETE THE PAGE. THANK YOU.

44. How much down payment did you make? _____
45. What amount did you finance? _____
46. Check all the sources you investigated for financing your site:
- | | |
|---|--|
| <input type="checkbox"/> dealer | <input type="checkbox"/> family |
| <input type="checkbox"/> bank | <input type="checkbox"/> other (specify) _____ |
| <input type="checkbox"/> savings and loan | |
47. What source of financing did you use?
- | | |
|---|--|
| <input type="checkbox"/> (1) dealer | <input type="checkbox"/> (4) family |
| <input type="checkbox"/> (2) bank | <input type="checkbox"/> (5) other (specify) _____ |
| <input type="checkbox"/> (3) savings and loan | |

48. If you financed the purchase of your site, what was the length of time for which you financed?

<input type="checkbox"/> (1) less than 1 year	<input type="checkbox"/> (5) 7-8 years
<input type="checkbox"/> (2) 1-2 years	<input type="checkbox"/> (6) 9-10 years
<input type="checkbox"/> (3) 3-4 years	<input type="checkbox"/> (7) over 10 years
<input type="checkbox"/> (4) 5-6 years	

49. What were the interest terms under which you purchased your site?

<input type="checkbox"/> (1) amortized	<input type="checkbox"/> (4) other (specify)
<input type="checkbox"/> (2) add-on	
<input type="checkbox"/> (3) discounted	<input type="checkbox"/> (5) don't know

50. If currently paying for the site, what is the amount of your monthly payment?

<input type="checkbox"/> (0) under \$50	<input type="checkbox"/> (5) \$ 90 - \$ 99
<input type="checkbox"/> (1) \$50 - \$59	<input type="checkbox"/> (6) \$100 - \$109
<input type="checkbox"/> (2) \$60 - \$69	<input type="checkbox"/> (7) \$110 - \$119
<input type="checkbox"/> (3) \$70 - \$79	<input type="checkbox"/> (8) \$120 - \$129
<input type="checkbox"/> (4) \$80 - \$89	<input type="checkbox"/> (9) \$130 and over

51. If you have already paid for the site, what was the total amount you actually paid for it? _____

THANK YOU AGAIN FOR YOUR COOPERATION.

APPENDIX B

Profile of Parks

- Name of mobile home park _____
- Code letter of park _____
- Grouping: _____(1) Small _____(2) Medium _____(3) Large
52. Are lots available in different sizes for large and small units?
 a. available? _____(1) yes _____(2) no
 b. Required minimum site? _____(1) yes _____(2) no
53. Are there lots available in different sizes to provide place space for pre-schoolers? _____(1) yes _____(2) no
54. Is there a public play area for all park children?
 _____(1) yes _____(2) no
55. a. Is play equipment provided? _____(1) yes _____(2) no
 b. Number of pieces _____
 (specify) _____
56. Condition of streets:
 a. _____(1) paved
 _____(2) gravel
 _____(3) dirt
 b. _____(1) good
 _____(2) fair
 _____(3) poor
57. Parking space for residents:
 a. _____(1) included in site
 _____(2) not included in site but adjacent site
 _____(3) centralized parking area
 b. _____(1) paved
 _____(2) gravel
 _____(3) dirt
58. Parking space for guests:
 a. _____(1) included in site
 _____(2) centralized
 _____(3) not available
 b. _____(1) paved
 _____(2) gravel
 _____(3) dirt
59. Is there a public phone available:
 _____(1) yes _____(2) no

60. Storage for additional items:
- | | | | |
|----|--|----|---|
| a. | <input type="checkbox"/> (1) provided by park | b. | <input type="checkbox"/> (1) at individual site |
| | <input type="checkbox"/> (2) rented | | <input type="checkbox"/> (2) centralized area |
| | <input type="checkbox"/> (3) allowed if provided by resident | | |
| | <input type="checkbox"/> (4) not allowed | | |
61. Description of storage facilities _____
62. Laundry facilities:
- | | | | |
|----|---|----------------------------------|---------------------------------|
| a. | <input type="checkbox"/> (1) none | | |
| | <input type="checkbox"/> (2) central building with washers and dryers | | |
| b. | central drying area? | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| c. | screened? | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| d. | drying area at sites | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| e. | screened? | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
63. Landscaping:
- | | | | |
|----|--|----------------------------------|---------------------------------|
| a. | trees | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| | shrubs | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| | flowers | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| | grass | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| b. | <input type="checkbox"/> (1) provided by park | | |
| | <input type="checkbox"/> (2) allowed if provided by resident | | |
| | <input type="checkbox"/> (3) not allowed | | |
64. Outdoor lighting:
- | | | | |
|----|--------------------------|----------------------------------|---------------------------------|
| a. | at park entrance | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| b. | at each mobile home site | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| c. | along drive | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
| d. | none | <input type="checkbox"/> (1) yes | <input type="checkbox"/> (2) no |
65. Surrounding use of land outside park:
- | | | | |
|----|--|--|--|
| a. | <input type="checkbox"/> (1) residential | | |
| | <input type="checkbox"/> (2) commercial | | |
| | <input type="checkbox"/> (3) wooded | | |
| b. | <input type="checkbox"/> (1) neat and attractive | | |
| | <input type="checkbox"/> (2) offensive | | |
66. Are there patios at each site? ☐ (1) yes ☐ (2) no
67. Mounting of the homes:
- | |
|--|
| <input type="checkbox"/> (1) exposed wheels and bases |
| <input type="checkbox"/> (2) some skirts |
| <input type="checkbox"/> (3) wheels and base do not show |
| <input type="checkbox"/> (4) skirts required by park |
| <input type="checkbox"/> (5) other (specify) _____ |

68. What fire protection facilities exist? _____

69. Describe any other facilities available?
